

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

Date Petition Filed  
10/13/2005

In re:

Bankr. Case No. 05-47107

JAMES GOODE

Chapter 7

Debtor(s)

**REAFFIRMATION AGREEMENT**

1. On the date this case was filed, the Debtor(s) signing below was/were indebted to CitiFinancial Auto, Ltd. ("Creditor") based upon a Contract dated June 7, 2004
2. Creditor has a valid and perfected security interest in a 2004 DODGE DURANGO 1D4HD38K84F115126.
3. The Debtor(s) signing below agree(s) to pay Creditor the sum of \$25,444.90 with interest thereon at the rate of 8.95% per annum computed from December 22, 2005 as follows:

- ☐ payment of \$ \_\_\_\_\_ on \_\_\_\_\_, and  
☐ payment of \$ \_\_\_\_\_ on \_\_\_\_\_, and  
☒ in Monthly installments of \$473.98 commencing on February 1, 2006 and continuing on the same day of each succeeding month.  
☒ The remaining balance is due on October 1, 2011

4. This Agreement incorporates all the terms and conditions of the documents evidencing the above-described indebtedness, except as otherwise specifically stated in this Agreement

**THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH SUBSECTION 524(c) OF THE BANKRUPTCY CODE.**

**NOTICE TO THE DEBTOR(S): THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY DAYS AFTER THIS AGREEMENT IS FILED WITH COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE TO CREDITOR.**

Dated 1-6-2006

James Corey Goode  
Debtor

Dated 1-6-2006

[Signature]  
Debtor

Dated 1/20/06

CITIFINANCIAL AUTO, LTD.  
By [Signature]  
Joyce McMartin  
PO Box 1472  
Minneapolis, MN 55440-1472  
(800) 963-9813

**R**

DECLARATION OF ATTORNEY

I hereby declare as follows: I am the attorney who has represented the Debtor(s) during the course of negotiating the above Agreement. This Agreement represents a fully informed and voluntary agreement by Debtor(s), and does not impose any undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences an agreement of the kind specified in Section 524(c) of the Bankruptcy Code and any default under such agreement.

[Signature]  
Attorney for Debtor

xxxxx48101 / 212653